

Information to identify the case:

Debtor 1	<u>Hermia Mazie Henderson</u>	Social Security number or ITIN	xxx-xx-8072
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-25541-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hermia Mazie Henderson

8/31/22

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Hermia Mazie Henderson
Debtor

Case No. 17-25541-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 31, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2022:

Recip ID	Recipient Name and Address
db	+ Hermia Mazie Henderson, 1208 Overlook Ave, Teaneck, NJ 07666-5948
cr	+ Financial Pacific Leasing, Inc. f/k/a Financial Pa, 3455 344th Way, Suite 300, Federal Way, WA 98001-9546
516976465	Cap1/bstby, PO Box 6497, Sioux Falls, SD 57117-6497
516976464	Cap1/bstby, Capital, 1 Retail Srvs Attn Bankruptcy, Salt Lake City, UT 84130
516976466	Charles A. Gruen, Esq., 381 Broadway Ste 300, Westwood, NJ 07675-2239
517130202	+ Citibank, N.A., Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
516976472	Citibank,N.A, 121 S 13th St, Lincoln, NE 68508-1904
516976473	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 31 2022 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 31 2022 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
cr	+ EDI: RMSC.COM	Sep 01 2022 00:38:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516976460	Email/PDF: bncnotices@becket-lee.com	Aug 31 2022 20:44:13	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
516976461	EDI: CITICORP.COM	Sep 01 2022 00:38:00	Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
516976462	EDI: BANKAMER.COM	Sep 01 2022 00:38:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517218608	+ EDI: BANKAMER2.COM	Sep 01 2022 00:38:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516976463	EDI: BANKAMER.COM	Sep 01 2022 00:38:00	Bankamerica, PO Box 982238, El Paso, TX 79998-2238
516976471	EDI: CITICORP.COM	Sep 01 2022 00:38:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
516976474	EDI: CITICORP.COM	Sep 01 2022 00:38:00	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040
516976477	+ EDI: CITICORP.COM	Sep 01 2022 00:38:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
516976484	+ EDI: CITICORP.COM	Sep 01 2022 00:38:00	Visa Dept Store National Bank/Macy's, Attn:

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Aug 31, 2022

Form ID: 3180W

Total Noticed: 45

			Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517181641	EDI: Q3G.COM	Sep 01 2022 00:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516983330	EDI: DISCOVER.COM	Sep 01 2022 00:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516976475	EDI: DISCOVER.COM	Sep 01 2022 00:38:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516976476	EDI: DISCOVER.COM	Sep 01 2022 00:38:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516976478	Email/Text: dmckittrick@finpac.com	Aug 31 2022 20:34:00	Financial Pacific Leasing, Inc., 3455 S 344th Way Ste 300, Federal Way, WA 98001-9546
516976468	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
516976467	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516976469	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009
516976470	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	Chase Mtg, PO Box 24696, Columbus, OH 43224-0696
517165694	EDI: JPMORGANCHASE	Sep 01 2022 00:38:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
517226587	Email/PDF: resurgentbknofications@resurgent.com	Aug 31 2022 20:44:24	LVNV Funding, LLC its successors and assigns as, assignee of OSI Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517166366	Email/PDF: resurgentbknofications@resurgent.com	Aug 31 2022 20:44:15	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518065909	Email/Text: SERVICINGMAILHUB@flagstar.com	Aug 31 2022 20:34:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639
518065910	+ Email/Text: SERVICINGMAILHUB@flagstar.com	Aug 31 2022 20:34:00	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, Michigan 48098-2639, Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB 48098-2639
517181747	EDI: PRA.COM	Sep 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517181743	EDI: PRA.COM	Sep 01 2022 00:38:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517203790	EDI: Q3G.COM	Sep 01 2022 00:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516976479	EDI: RMSC.COM	Sep 01 2022 00:38:00	Synch/gapdc, PO Box 965005, Orlando, FL 32896-5005
516979275	+ EDI: RMSC.COM	Sep 01 2022 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516976480	EDI: RMSC.COM	Sep 01 2022 00:38:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516976482	Email/Text: TFS_Agency_Bankruptcy@toyota.com		

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Aug 31, 2022

Form ID: 3180W

Total Noticed: 45

		Aug 31 2022 20:35:00	Toyota Motor Credit Co, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
516976483	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Aug 31 2022 20:35:00	Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408-8026
516976481	EDI: CITICORP.COM	Sep 01 2022 00:38:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517127438	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Aug 31 2022 20:34:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 37

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Francis T. Tarlecki	on behalf of Creditor Flagstar Bank FSB as servicer for Lakeview Loan Servicing, LLC Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melissa N. Licker	on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Rosa Amica-Terra	on behalf of Creditor Financial Pacific Leasing Inc. f/k/a Financial Pacific Leasing, LLC ramicaterra@gmail.com

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Aug 31, 2022

Form ID: 3180W

Total Noticed: 45

Timothy P. Kane

on behalf of Debtor Hermia Mazie Henderson bankruptcy@abdykane.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12